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Depreciation Insurance in Germany

THE FOLLOWING EXTRACT FROM A REPORT MADE BY THE AMERICAN CONsulate General at Berlin, Germany, and recently received from the State Department, will doubtless be of interest because of recent discussions with respect to depreciation insurance in the United States:

"It is believed that interest is now developing in the United States in a new field of insurance, namely, depreciation insurance or insurance against the depreciation and obsolescence of buildings and machines and their component parts. It is understood, for example, that the State of New York has just recently enacted a law providing for insurance of this type (No. 1945 Int. 1643, Senate March 24, 1937), which is said to be almost a literal translation of the German law governing depreciation insurance.

"Depreciation insurance is designed to protect property owners from loss by covering vital repairs necessitated by such occurrences as damage to roofs, fungus, cracks, dampness, the sinking of parts of a building, and other similar causes.

"According to the official Insurance Supervisory Office (Reichsaufsichtsamt fuer Privatversicherung) in Berlin, only one company was ever engaged in carrying depreciation insurance in Germany. This was the Hauslebensversicherungs A. G., which was founded in 1920 with a capital of RM 5,000,000.

"This company, whose transactions apparently never reached any considerable volume, went into bankruptcy in 1930."

• • •

Move For Compulsory W. C. In Kentucky

A BILL HAS BEEN INTRODUCED IN THE KENTUCKY LEGISLATURE TO PRopose an amendment to the Constitution authorizing compulsory workmen's compensation and occupational disease legislation in the state. At present the workmen's compensation law is elective and there is no occupational disease law. The measure, known as Senate Bill No. 9, was introduced by Senator Barbour of Newport. Complete text of the bill appears below:

"That upon the concurrence of three-fifths of all of the members elected to each House of the General Assembly of the Commonwealth of Kentucky, the yeas and nays being taken thereon and entered in full in their respective journals, the following amendment be made to the Constitution of the Commonwealth of Kentucky:

"Nothing in the Constitution of the Commonwealth of Kentucky shall be construed to prevent the General Assembly from enacting legislation to compel employers to compensate workmen and their dependents for injuries, death or occupational diseases arising out of and in the course of their employment. The General Assembly is empowered to enact such legislation, and to create the administrative facilities and procedure for the accomplishment of its purpose."

• • •

Minnesota Farm Mutuals Hold Annual Meeting

L. JENSEN OF CLEARBROOK, MINNESOTA, WAS ELECTED PRESIDENT OF THE State Association of Farmers' Mutual Insurance Companies of Minnesota at the recent annual meeting of the group held in St. Paul. John M. Ramey, Minneapolis, was elected Vice-President, and A. E. Anderson, Cottonwood and Frank P. Powers, Mora, were re-elected Secretary and Treasurer respectively.

A resolution was passed which favored the amendment of the Minnesota Drivers' Liability Law so as to exempt drivers from liability for injuries to guest riders unless criminal negligence is shown.